

19K

**PLEADING
EXHIBIT
19K**



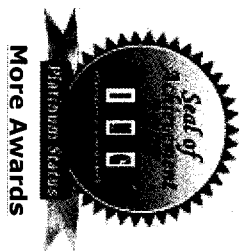
Home Contact Us Guide Send to Friend

HACKER SAFE Source Id: bal
TESTED DAILY 03-JUL

(866) INSU-BUY
8 AM-9 PM CST, Mon-Sat

International Medical		Visitors To USA		Visitors(Outside USA)		New Immigrants		J1/J2 Exchange Visitor		AU Pair		Schengen Visa		Expatriates		Missionary		Marine Crew		Other	
Individual Medical		Short Term		Long Term		Students		Travel		Trip Insurance		Student Trip		Flight Accident		Medical Evacuation		Annual Multitrip		Accident(AD&D)	
Miscellaneous		Dental		Group Medical		Life(US Residents)		Life(NonUS Residents)		Disability		Share & Learn		Experiences		Discussion Forums					
																</					





ATLAS AMERICA <u>Instant Quotes & Purchase</u>	Brochure Provider Directory Paper Application Daily Renewable Online Renewal Claim Form Print ID Card Policy Wording	Administrator: MultiNational Underwriters: Lloyd's Coverholder AM Best Rating: A "Excellent" Immediate coverage, instant ID card. 5 days - 1 year coverage for international travel including USA. <i>This product is not currently available in the state of New York.</i>
 <u>Instant Quotes & Purchase</u>	Brochure Provider Directory Paper Application 5 days Renewable Online Renewal Claim Form Print ID Card Print Visa Letter Rx Discount Card	Administrator: International Medical Group(IMG) Carrier: Sirius International AM Best Rating: A "Excellent" Instant ID card. 5 days-3 years coverage for non-US citizens. Largest PPO Network. Renewable. Refundable. <i>This product is not currently available in the state of Florida.</i>
LIAISON INTERNATIONAL <u>Instant Quotes & Purchase</u>	Brochure Provider Directory Sample Application Paper Application 5 days Renewable Online Renewal FAQ Claim Form	Administrator: Seven Corners Carrier: Virginia Surety Company (For addresses in NC, NY, OR, KS: Carrier: Lloyds) AM Best Rating: A- "Excellent" Instant ID card. 5 days-3 years(1 year for 65+) coverage for anyone visiting outside home country.
LIAISON WORLDWIDE <u>Instant Quotes & Purchase</u>	Brochure Provider Directory Paper Application 5 days Renewable Online Renewal FAQ Claim Form	Administrator: Seven Corners Carrier: Nationwide AM Best Rating: A+ "Superior" Instant ID card. 5 days-3 years(1 year for 65+) coverage for anyone visiting outside home country. <i>Not available to US residents in CT, DC, FL, KS, LA, MD, ME, NC, NH, NY, OR, VT, WA</i>
Visit USA <u>Instant Quotes & Purchase</u>	Brochure Provider Directory Paper Application FAQ Claim Form 中文版	Administrator: Travel Insurance Services Carrier: AIG AM Best Rating: A++ "Superior" 15 days-1 year coverage for persons visiting USA.
Brochure	Administrator: Travel Insurance Services	

World Med	Provider Directory Renewable FAQ Claim Form 中文版	Carrier: AIG AM Best Rating: A++ "Superior" 15 days-3 years coverage for persons visiting outside home country.
Instant Quotes & Purchase		
DIPLOMAT AMERICA	Brochure Provider Directory Paper Application Claim Form Certificate Wording	Administrator: Global Underwriters Carrier: AIG AM Best Rating: A++ "Superior" Visit any doctor. 15 days-1 year coverage for persons visiting USA.
Instant Quotes & Purchase		
DIPLOMAT LONG TERM	Brochure Provider Directory Paper Application Renewable Claim Form Certificate Wording	Administrator: Global Underwriters Carrier: AIG AM Best Rating: A++ "Superior" Visit any doctor. 3 months - 3 years coverage for persons traveling outside home country.
Instant Quotes & Purchase		
Specialty Plans ?		
Plan	Details	Notes
PATRIOT GOTRAVEL AMERICA Instant Quotes & Purchase	Brochure Provider Directory Paper Application 5 days Renewable Online Renewal Claim Form Print ID Card Rx Discount Card	Administrator: International Medical Group(IMG) Carrier: Sirius International AM Best Rating: A "Excellent" Instant ID card. Visit any doctor. 5 days-2 years coverage for non-US citizens. <i>This product is not currently available in the state of Florida.</i>
INTERNATIONAL MAJOR MEDICAL UNDERWRITERS Instant Quotes & Purchase	Brochure Provider Directory 5 days Renewable Online Renewal FAQ Claim Form	Administrator: Seven Corners Carrier: Lloyds AM Best Rating: A- "Excellent" Instant ID card. 5 days-1 year coverage for anyone visiting outside home country.
INTERNATIONAL MAJOR MEDICAL UNDERWRITERS Paper Application	Brochure Paper Application	Administrator: Petersen International Underwriters (PIU) Carrier: Lloyds AM Best Rating: A "Excellent" Visit any doctor. An international major medical insurance for people visiting or returning to the

USA

[Home](#) | [About Us](#) | [Achievements](#) | [Companies](#) | [Disclaimer](#) | [Plans](#) | [Privacy Policy](#) | [Site Map](#)
[Insurance Agent Sign up](#) | [Travel Agent Sign up](#)

Copyright © 2002-2007 BuyAmericanInsurance.comSM All rights reserved.

19L

**PLEADING
EXHIBIT
19L**



Path2usa company | Home | Contact Us | Help

Toll Free
866-384-9104

All plans can be purchased online (secured) and provide you an instant ID. Ready to be used immediately. NO Paper Work.

Insurance Plans

- Visitor Medical Plans
- Student Medical Plans
- New Immigrant Plans
- Europe Visa Travel Insurance
- US Citizens Traveling International

Why Us

Authorised licensed Insurance broker to sell Visitor Insurance in USA

Help

Commonly Asked Questions
Call Toll Free **1-866-384-9104**

Learn More

- The ABC of Visitors Medical Insurance
- Useful Tips: Smart Buyers Tips
- Type of Plans What Types?
- Glossary of terms Insurance Terminology
- Buyers Dilemma Which Plan to buy?

Knowledge Center

List All Plans

Compare Plans

Suggest A Plan

Plans for USA Visitors

Compare Plans

Top rated Visitor Insurance plans from reputed US based companies providing Health, Accidents & Travel coverage. Most suitable for USA visiting Parents, Relatives & Business Travelers (B1/B2 Visa).

Limited Coverage Plans

Is this Type of Plan good for me?

Inbound USA



Get Quote

Buy Now

- Plan Highlights
- Rated "A" Plan
- Underwriter: Lloyds
- No Copay, No Coinsurance
- Renewable Online
- Cancelable & Refundable
- Coverage: 5 days - 1 Year
- Good for limited budgets

by SevenCorners **POPULAR**

Plan Quick Links

- Plan Details
- Brochure: [html/pdf](#)
- Plan FAQ's
- How the plan works?
- Claim Form
- Renew Online
- Find a Doc/Hospital

Travelers Liberty



Get Quote

Buy Now

- Plan Highlights
- Rated "A" Plan
- Underwriter: Lloyds
- No Copay, No Coinsurance
- Renewable Online
- Cancelable & Refundable
- Coverage: 15 days - 1 Year
- Good for limited budgets

by SevenCorners

Plan Quick Links

- Plan Details
- Brochure: [html/pdf](#)
- Plan FAQ's
- How the plan works?
- Claim Form
- Renew Online
- Find a Doc/Hospital

Why from USA?
TOP 10 reasons to Buy from USA

More ▶

Comprehensive Coverage Plans » Is this Type of Plan good for me?

by SevenCorners

Liaison Continent



Get Quote

- Plan Highlights
- Rated "A" Plan
- Plan A: 80-90-100% or
- Plan B: 75% Coverage
- Renewable Online
- Cancelable & Refundable
- Coverage: 5 days - 1 Year
- Travel & Infliight Coverage

Buy Now! ▶

Plan Quick Links

- > Details Plan A / Plan B
- > Brochure: [html/pdf](#)
- > Plan FAQ's
- > Plan works: [Plan A / B](#)
- > Claim Form
- > Renew Online
- > Find Doc: [Plan A / B](#)

by SevenCorners 

Liaison International



Get Quote

- Plan Highlights
- Rated "A" Plan
- 80-100% Coverage
- Renewable Online
- Cancelable & Refundable
- Coverage: 5 days - 1 Year
- Travel & Infliight Coverage

Buy Now! ▶

- Plan Quick Links
- > Plan Details
 - > Brochure: [html/pdf](#)
 - > Plan FAQ's
 - > How the plan works?
 - > Claim Form
 - > Renew Online
 - > Find a Doc/Hospital

for
arrival and departure

Atlas America



Get Quote

- Plan Highlights
- Rated "A" Plan
- 80-100% Coverage
- More Max Coverage Options
- Renewable Online
- Cancelable & Refundable
- Coverage: 5 days - 1 Year
- Travel & Infliight Coverage

Buy Now! ▶

by MultiNational Underwriters

Plan Quick Links

- > Plan Details
- > Brochure: [html/pdf](#)
- > Plan FAQ's
- > How the plan works?
- > Claim Form
- > Renew Online
- > Find a Doc/Hospital

Visit USA

Plan Highlights

by Travel Insurance Services
Plan Quick Links



- Rated "A++" Plan
 - 80-100% Coverage
 - Max Limit is per Incident
 - Coverage: 15 days - 1 Year
 - Not Renewable
 - No Travel Benefits
- > Plan Details
 - > Brochure: [html/pdf](#)
 - > Plan FAQ's
 - > How the plan works?
 - > Claim Form
 - > Find a Doc/Hospital



Get Quote

WorldMed Insurance



- Plan Highlights
 - Rated "A++" Plan
 - 80-100% Coverage
 - \$100K, \$500K, \$1M Limits
 - Renewable by mail, fax
 - Coverage: 15 days - 1 Year
 - Best Coverage for ages 70+
- > Plan Quick Links
 - > Plan Details
 - > Brochure: [html/pdf](#)
 - > Plan FAQ's
 - > How the plan works?
 - > Claim Form
 - > Find a Doc/Hospital



Get Quote

Diplomat America



- Plan Highlights
 - Rated "A++" Plan
 - 80-100% Coverage
 - Coverage: 15 days - 1 Year
 - Not Renewable
 - No Travel Benefits
 - Best Coverage for ages 80+
- > Plan Quick Links
 - > Plan Details
 - > Brochure: [html/pdf](#)
 - > Plan FAQ's
 - > How the plan works?
 - > Claim Form
 - > Find a Doc/Hospital



Get Quote

Hospital Only Plans

Inbound Hospital



- Plan Highlights
 - Rated "A" Plan
 - Underwriter: Lloyds
 - Hospital Coverage Only
 - Plus stroke & heart attack covered up to \$5,000
 - Renewal and Refundable
- > Plan Quick Links
 - > Plan Details
 - > Brochure: [html/pdf](#)
 - > Plan FAQ's
 - > How the plan works?
 - > Claim Form
 - > Renew Online
 - > Find a Doc/Hospital



Get Quote

by SevenCorners

• Best as additional coverage

Compare Plans



© 2006 VisitorCoverage.com

About Company | Become Affiliate | Disclaimer | Privacy Information



HACKER SAFE
TESTED DAILY 03-JUL



19M

**PLEADING
EXHIBIT
19M**

Seven Corners Hygeia PPO Network - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.buyamericaninsurance.com/sevendcorners/liaisoninternational/network.jsp> Go Links

BuyAmerican[®] Insurance.com Home Contact Us Guide Send to Friend

HACKER SAFE Source Id: bai **(866) INSU-BUY** 8 AM-9 PM CST. Mon-Sat
TESTED DAILY 03-JUL

International Medical

- Visitors To USA
- Visitors(Outside USA)
- New Immigrants
- Students
- 11/12 Exchange Visitor
- AU Pair
- Schengen Visa
- Expatriates
- Missionary
- Marine Crew
- Other

Individual Medical

- Short Term
- Long Term
- Students

Travel

- Trip Insurance
- Student Trip
- Flight Accident
- Medical Evacuation
- Annual Multitrip
- Accident(AD&D)

Miscellaneous

- Dental
- Group Medical
- Life(US Residents)
- Life(NonUS Residents)
- Disability

Share & Learn

- Experiences
- Discussion Forums

PPO Network Search
Hygeia PPO Network

Outside USA:
Seven Corners has access to over 12,000 doctors and hospitals worldwide. With one phone call, Seven Corners can assist you in locating a provider. Seven Corners' Assist is trained to help you locate appropriate care.

The doctor's office or local hospital has choice to be paid by the patient or by the insurance company. However, for larger eligible expenses like hospitalization/surgery etc, the insurance company can make arrangements for direct payment to the provider.

Inside USA:
Liaison International from Seven Corners participates in **Hygeia PPO Network**. When you go to the doctors in the network, please mention that you have Hygeia PPO Network plan, as the doctor sometimes may not be aware of Seven Corners or Liaison International. When you go to the doctors and hospitals in the network, they can take the insurance card and contact Seven Corners to verify the benefits. Seven Corners can pay directly to the provider if it is determined that it is an eligible expense(covered expense in the policy). They will also charge only the Network Negotiated Fee(NNF) which is a discounted fee in many cases.

When you go to the providers outside the network, you can present the insurance card. The insurance card has all the information doctor's office will need to bill the insurance company directly such as the certificate number, claims filling address in US, toll-free number to call and verify the coverage. It still depends upon the doctor whether to bill the insurance company directly or not. Even if the doctor accepts the card, there is no network negotiated fee. If you have to first pay, you can get reimbursement by filing a [Claim Form](#). You can either use the claim form you receive in the mail along with the insurance card or you can download the [Claim Form](#) from this web site. Seven Corners will reimburse you usually within 4 weeks of they receiving the claim. However, when there is hospitalization/surgery involved and the costs are quite high to pay first, Seven Corners can make necessary arrangements to pay the provider directly. There is reduction of benefits of 20% when not using the network, unless there are no providers within 20 miles radius. However, when you go in the network, there will not be any reduction in benefits.

There is no network of providers for prescription drugs(medicines).

Even if the provider agrees to bill the insurance company directly, you should still file a [Claim Form](#) to expedite the claim process. When the provider sends the bills to insurance company, insurance company would need to request medical records from the provider which provider can't give until they have authorization from you to release the records. Filing a claim form provides such authorization.

All your claims will be handled by Seven Corners in USA. You never have to contact the carrier, Virginia Surety Insurance Company (or Lloyds), for any purpose whatsoever.

Search Providers

LIAISON INTERNATIONAL

VeriSign Secured

BBBOnline RELIABILITY PROGRAM

Seal of Approval

Internet

19N

**PLEADING
EXHIBIT
19N**

Visitor Insurance Liaison International Providers Directory - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Print Mail News RSS Feeds

Address http://www.visitorscoverage.com/plans/liaison/provider_directory.htm Go Links

[US Citizens Traveling International](#)

Why Us
[Authorised licensed insurance broker to sell Visitor insurance in USA...](#)

Help
[Commonly Asked Questions](#)
 Call Toll Free 1-866-384-9104

Learn More

- The ABC of [Visitors Medical Insurance](#)
- Useful Tips: [Smart Buyers Tips](#)
- Type of Plans [What Types?](#)
- Glossary of terms [Insurance Terminology](#)
- Buyers Dilemma [Which Plan to buy?](#)
- Why from USA? [TOP 10 reasons to Buy from USA](#)

[More](#)

Liaison International

Inside USA:

The PPO provider for Liaison International is **Hygeia PPO Network and FirstHealth Network**. Hygeia PPO and FirstHealth Networks are independent organizations and are recognized PPO Networks by all major hospitals, doctors, and health facilities.

If you have a Liaison International insurance plan, prefer going to the provider listed in this provider directory to take the advantage of plan benefits.

Note: Remember to mention "**Hygeia PPO Network or FirstHealth**" as your PPO provider when you visit the hospital, since this is the name that is recognized by the provider.

[Search Providers](#) In First Health Network

[Search Providers](#) In Hygeia PPO Network

*To search for a general practice physician, use the term "Primary Care" when using the search tool.

By Phone:

If you need help with finding a provider, you may also contact Plan Administration - Seven Corners (SRI) Assist at 800-335-0477 or 317-575-2656 during normal business hours (8AM - 5PM EST).

If its not an emergency or an urgent care need, prefer setting up an appointment with a doctor or hospital within the PPO Network. Then contact SRI Assist with the appointment information. Seven Corners (SRI) Assist will then send a notice to the facility outlining your coverage information and program details. While using the Seven Corners (Formerly SRI) Network does not guarantee benefits, it allows Seven Corners (Formerly SRI) to streamline the administrative process for both you as well as your physician.

Outside USA:

There is no PPO network outside the United States. You may visit any doctor or hospital. Pay accordingly and file claim with the insurance company for reimbursement.

Done Internet

190

**PLEADING
EXHIBIT
190**

Visitor Medical Insurance. Visitors Insurance for USA visitors. Visitor Health Insurance for re - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Search Favorites Print Mail News RSS Feeds

Address http://www.buyamericaninsurance.com/ Go Links

BuyAmerican[®] Insurance.com

Contact Us Guide Send to Friend

HACKER SAFE Source Id: (866) INSU-BUY
TESTED DAILY 03-JUL bai 8 AM-9 PM CST. Mon-Sat

International Medical
Visitors To USA
Visitors(Outside USA)
New Immigrants
Students
J1/J2 Exchange Visitor
AU Pair
Schengen Visa
Expatriates
Missionary
Marine Crew
Other

Individual Medical
Short Term
Long Term
Students

Travel
Trip Insurance
Student Trip
Flight Accident
Medical Evacuation
Annual Multitrip
Accident(AD&D)

Miscellaneous
Dental
Group Medical
Life(US Residents)
Life(NonUS Residents)
Disability

Share & Learn
Experiences
Discussion Forums

BBBOnline[®] RELIABILITY PROGRAM

Seal of Approval

Done Internet

Visitor Medical Insurance for visitors to USA

[Overview](#) [Insurance Types](#) [FAQ](#) [Glossary](#) [Experiences](#)

View All Plans


Enter all the data below to get accurate information about visitors medical insurance policies and to get instant quotes. Compare, choose and buy.

Citizenship*	Non-US Citizen
Country of Residence*	Outside USA
State*	Select One
Coverage Area*	USA
Policy Maximum*	\$50,000 Per Person
Start Date(Inclusive)*	mm/dd/yyyy
End Date(Inclusive)*	mm/dd/yyyy
Age*	50-59 Years
Spouse Age*	N/A Years
Dependent Children*	Under 10 0 10-17 0
Arrival in USA*	Yet to arrive

Current Clients

[Cancellation](#)
[Claims](#)
[Corrections](#)
[Print ID Card](#)
[Provider Directory](#)
[Renewal](#)

6



- No paperwork, no medical exam required.
- You can either apply online on this website or you can call us and we can take your application over the phone. It is exactly same procedure and same price either way.
- You require date of birth and passport number to apply for insurance.
- Coverage can start as early as the next day or any future date that you specify.